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PTO/SB/21 (6/98)

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(To be used for all correspondence after initial filing)

Application No. 09/560,215

Filing Date April 28, 2000

First Named Inventor Max Levchin

Group Art Unit 3624

Examiner Name Alain L. Bashore

Total Number of Pages in this Submission: 19

Attorney Docket No. X00-001

ENCLOSURES (check all that apply)

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Remarks:

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| | | | |
|-----------|--|-----------|------------------|
| Name | Daniel E. Vaughan (Registration No. 42,199) | Date | February 1, 2005 |
| Signature | | Telephone | 650-474-1973 |
| Address | 702 Marshall Street, Suite 310, Redwood City, CA 94063 | Facsimile | 650-474-1976 |

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2-2-05

AF/ 3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Levchin, *et al.*
Application No. : 09/560,215
Filed : April 28, 2000
Docket : X00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 3624
Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.116

Commissioner for Patents
Alexandria, VA 22313

Sir:

In response to the Office Action mailed November 15, 2004, please amend the application as follows and consider the following Remarks.